

Amendments to the Claims

Please amend claims 1-4, 7, 15, 19, 21, 23, 26-28, 32-34, and 37

Please add new claims 40-46 as follows.

Please cancel claims 17 and 18 without prejudice or disclaimer.

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1. (currently amended): A system for facilitating handling of communication between an Issuer and an Acquirer in the context of resolving a post-transactional dispute regarding a pre-existing charge, wherein the dispute is between the Issuer and the Acquirer and the dispute is related to an executed credit transaction between a cardmember and a service establishment, the executed credit transaction involving a cardmember's transaction card, the transaction card issued to the cardmember by the Issuer under a cardmember agreement for a cardmember account, wherein the transaction card is accepted by the service establishment under terms previously agreed to with the Acquirer, the system comprising: at least one access terminal having a display and an input means; a central server having an Internet web site stored thereon; said display capable of displaying a pre-defined set of a plurality of pre-existing available dispute handling forms having pre-defined content, said forms retrieved from said server, wherein the Issuer selects a particular one of the available forms utilizing said input means; and a communication channel linking said terminal to said web site.

2. (currently amended): The system of claim 1 comprising a first access terminal for a dispute initiator the Issuer and a second access terminal for a dispute responder the Acquirer.

3. (currently amended): The system of claim 1 comprising a form selection for a dispute initiator the Issuer and a form selection for a dispute responder the Acquirer.

4. (currently amended): The system of claim 3 wherein said dispute initiator is an the Issuer is a dispute initiator and the Acquirer is a said dispute responder is an Acquirer.

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5. (original): The system of claim 3 wherein said form selection for said initiator comprises a Retrieval Request, a First Chargeback and a Final Chargeback; and said form selection for said responder comprises a Fulfillment and a Second Presentment.

6. (original): The system of claim 2 comprising a third access terminal for administration and a fourth access terminal for finance.

7. (currently amended): A method for handling facilitating communication between an Issuer and an Acquirer in the context of resolving a post-transactional dispute regarding a pre-existing charge, wherein the dispute is between an the Issuer and an the Acquirer and the dispute is related to an executed credit transaction between a cardmember and a service establishment, the executed credit transaction involving a cardmember's transaction card, and the method utilizes via an Internet based dispute resolution system connection to which are coupled at least one access terminal, such that the dispute resolution system is limited to facilitating communication, the method comprising the steps of:

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- (a) issuing, by the Issuer, the transaction card to the card member under a cardmember agreement for a cardmember account;
- (b) accepting, by the service establishment, the transaction card under terms previously agreed to with the Acquirer;
- (c) accessing, by the Issuer, the dispute resolution system an Internet web site from said terminal, said web site dispute resolution system linked to a server comprising a plurality of pre-existing available dispute handling forms stored thereon, said forms having pre-defined content;
- (d) choosing selecting, by the Issuer, a particular one of a pre-defined set of said pre-existing available dispute handling forms;
- (e) responding, by the Issuer, to the pre-existing content on said selected form;
- (f) sending said form over said Internet connection to be routed by said server to a disputed party; and
- (g) repeating steps (ac)-(df) for both the Issuer and by the Acquirer.

8. (original): The method of claim 7 further comprising at least one document scanning device and the steps of:

- (a) scanning at said document scanning device at least one supporting document; and
- (b) sending said supporting document along with said form over said Internet connection to be routed by said server to a disputed party.

9. (original): The method of claim 8 wherein said scanning comprises one to five supporting documents.

10. (original): The method of claim 7 further comprising the steps of:

- (a) reviewing a report comprising said form by financial operations; and
- (b) transferring liability in response to said report to at least one of said Issuer from said Acquirer and said Acquirer from said Issuer.

11. (original): The method of claim 7 wherein said accessing step comprises the steps of:

- (a) requesting a User ID from administrative operations; and
- (b) receiving said User ID and a password.

12. (original): The method of claim 7 wherein said choosing one of said dispute handling forms comprises choosing from a form selection for said Issuer and a form selection for said Acquirer.

13. (original): The method of claim 12 wherein said form selection for said Issuer comprises a Retrieval Request, a First Chargeback and a Final Chargeback; and said form selection for said Acquirer comprises a Fulfillment and a Second Presentment.

14. (original): The method of claim 7 wherein said sending step comprises one of viewing and downloading by said disputed party.

15. (currently amended): A method executed in a network computer system for facilitating handling of communication between an Issuer and an Acquirer in the context of resolving a post-transactional disputes dispute regarding a pre-existing charge, wherein the dispute is between the Issuer and the Acquirer and the dispute is related to an executed credit transaction between a cardmember and a service establishment, the executed credit transaction involving a cardmember's transaction card, the network computer system having a server and at least one access terminal, the method comprising the steps of:

- (a) issuing, by the Issuer, the transaction card to the card member under a cardmember agreement for a cardmember account;
- (b) accepting, by the service establishment, the transaction card under terms previously agreed to with the Acquirer;
- (c) accepting at said server a User ID and password from a ~~first user~~ said Issuer at a first access terminal;
- (d) retrieving from said server a set of pre-existing available first user dispute handling forms having pre-defined content which coincide with said User ID;
- (e) displaying a pre-defined set of said set of first user forms at said first access terminal;
- (f) selecting, by said Issuer, a particular one of said pre-defined set of first user forms at said first access terminal;
- (g) receiving input entered on said selected one of said first user forms at said first access terminal;
- (h) transmitting within said network said one of said first user forms to a ~~second user~~ said Acquirer in dispute with said ~~first user~~ Issuer;
- (i) notifying said second user Acquirer at a second access terminal of said one of said first user forms;
- (j) accepting at said server a User ID and password from said second user Acquirer at said second access terminal;



- (hk) retrieving from said server a set of pre-existing available second user dispute handling forms having pre-defined content which coincide with said second user Acquirer User ID;
- (il) displaying said set of second user forms at said second access terminal;
- (m) selecting, by said Acquirer, one of said second user forms at said second access terminal;
- (jn) receiving input entered on said selected one of said second user forms at said second access terminal;
- (ko) transmitting within said network said one of said second user forms to said first user;
- (lp) notifying said first user at said first access terminal of said one of said second user forms; and
- (mg) repeating steps (ac)-(lp) until all needed dispute handling forms have been transmitted.

16. (original): The method of claim 15 further comprising the steps of :

- (a) retrieving at least one stored file from said server; and
- (b) attaching said file to said one of said forms.

17. (cancelled)

18. (cancelled)

19. (currently amended): The method of claim 17 ~~15~~ wherein said set of Issuer forms comprises a Retrieval Request, a First Chargeback and a Final Chargeback; and said set of Acquirer forms comprises a Fulfillment and a Second Presentment.

20. (original): The method of claim 15 further comprising the steps of :

- (a) receiving at said second access terminal at least one scanned document in computer readable format;
- (b) storing said scanned document on said server; and
- (c) attaching said scanned document to one of said forms.

21. (currently amended): The method of claim 15, further comprising the steps of:

- (a) accepting at said server a User ID and password from a third user at a third access terminal;
- (b) retrieving from said server a set of reports which coincide with said third User ID;
- (c) displaying said set of reports at said third access terminal; and
- (d) receiving instructions to transfer monetary liability to at least one of said ~~first user~~ Issuer from said ~~second user~~ Acquirer and said ~~second user~~ Acquirer from said ~~first user~~ Issuer.

22. (original): The method of claim 15 wherein said accepting at said server steps comprise matching said User ID and password with a stored database on said server.

23. (previously amended): A computer-based method providing an Internet routing system for post-transactional dispute forms utilized to facilitate communication between an Issuer and an Acquirer in the context of resolving a post-transactional dispute regarding a pre-existing charge, wherein the dispute is between the Issuer and the Acquirer and the dispute is related to an executed credit transaction between a cardmember and a service establishment, the executed credit transaction involving a cardmember's transaction card, the method comprising the steps of:

at a first end-user site,

- (a) issuing, by the Issuer, the transaction card to the card member under a cardmember agreement for a cardmember account;
- (b) accepting, by the service establishment, the transaction card under terms previously agreed to with the Acquirer;
- (c) prompting an end-user for a User ID and password;
- (d) displaying a pre-defined set of pre-existing available dispute handling forms having pre-defined content in response to receiving said User ID;
- (e) selecting, by said end-user, at least one of said available dispute handling forms;
- (f) collecting dispute-related data on said selected forms;
- (g) transmitting said dispute-related data on said selected forms to a central site for processing;

at said central site,

- (h) receiving said dispute-related data on said selected forms;
- (i) indexing said selected forms by said dispute-related data;
- (j) transmitting said selected forms to a second end-user site; and making said selected forms available at said second end-user site for viewing and downloading.

24. (original): The computer-based method of claim 23 wherein said first end-user site comprises an Issuer site and said second end-user site comprises an Acquirer site.

25. (original): The computer-based method of claim 23 wherein said indexing comprises a code-based method.

26. (currently amended): The method of claim 23 wherein said displaying comprises a set of Issuer dispute handling forms in response to receiving said User ID for an said Issuer.

27. (currently amended): The method of claim 23 wherein said displaying comprises a set of Acquirer dispute handling forms in response to receiving said User ID for an said Acquirer.

28. (currently amended): The method of claim 23 further comprising the steps of:

at said second end-user site,

- (a) prompting a second end-user for a User ID and password;
- (b) displaying a set of available dispute handling forms in response to receiving said second end-user User ID;
- (c) selecting, by said second end-user, at least one of said available dispute handling forms;

(d) collecting dispute-related data on said selected forms;

(de) transmitting said dispute-related data on said selected forms to a said central site for processing;

at said central site,

- (ef) receiving said dispute-related data on said selected forms from said second end-user site;
- (fg) transmitting said selected forms to said first end-user site; and
- (gh) making said selected forms available at said first end-user site for viewing and downloading.

29. (original): The method of claim 28 further comprising at said central site the step of indexing said forms by said dispute-related data.

30. (original): The method of claim 29 wherein said indexing comprises a code-based method.

31. (original): The method of claim 28 wherein said first end-user site comprises an Issuer site and said second end-user site comprises an Acquirer site.

32. (currently amended): The method of claim 31 wherein said displaying at said first end-user site comprises a set of available Issuer dispute handling forms; and said displaying at said second end-user site comprises a set of available Acquirer dispute handling forms.

33. (currently amended): An Internet-based processing system for gathering and routing data for facilitating handling of communication between an Issuer and an Acquirer in the context of resolving a post-transactional credit dispute regarding a pre-existing charge, wherein the dispute is between credit Issuers the Issuer and Acquirers the Acquirer and the dispute is related to an executed credit transaction between a cardmember and a service establishment, the executed credit transaction involving a cardmember's transaction card, the transaction card issued to the cardmember by the Issuer under a cardmember agreement for a cardmember account, wherein the transaction card is accepted by the service establishment under a contract negotiated by the Acquirer, the system comprising:

a central server having Internet capabilities and a computer program stored thereon, wherein said program comprises a plurality of pre-existing available data entry fields with respect to said dispute;

at least two end-user terminals having a display device, an input device and Internet capabilities, one of said end-user terminals for an said Issuer and a second end-user terminal for an said Acquirer;

an Internet web site coupled via a communication link to said server and accessible by said end-user terminals, said terminals capable of viewing said plurality of data entry fields;

an index system which categorizes at least one of said data entry fields within said central server; and

a document scanning device coupled to at least one of said end-user terminals for transforming paper images into computer readable format.

34. (currently amended): The system of claim 33 wherein said document scanning device is coupled to said second end-user terminal for an said Acquirer.

35. (original): The system of claim 33 wherein said index system comprises a code-based system.

36. (original): The system of claim 33 further comprising a third end-user terminal for adding, modifying and deleting end-users.

37. (currently amended): The system of claim 33 further comprising a third end-user terminal for transferring credit liability between said Issuers Issuer and said Acquirers Acquirer.

38. (previously added) The method of claim 7 wherein said sending comprises Extensible Markup Language (XML) schema.

39. (previously added) The computer-based method of claim 23 wherein at least one of said transmitting steps comprises Extensible Markup Language (XML) schema.

40. (new) The system of claim 1 wherein said Issuer enters transaction specific information onto said selected form, said transaction specific information including a transaction number for said executed credit transaction, a cardmember account number for said transaction card, and a service establishment identifier for said service establishment.

41. (new) The method of claim 7 further comprising the step of: entering, by said Issuer, transaction specific information onto said selected form, wherein said transaction specific information includes a transaction number for said executed credit transaction, a cardmember account number for said transaction card, and a service establishment identifier for said service establishment.

42. (new) The method of claim 7, wherein said step of selecting, by the Issuer, comprises the step of subjectively selecting, by a human operator, a form based on a subjective assessment of the dispute.

43. (new) The method of claim 15 further comprising the step of: entering, by said Issuer, transaction specific information onto said selected form, wherein said transaction specific information includes a transaction number for said executed credit transaction, a cardmember account number for said transaction card, and a service establishment identifier for said service establishment.

44. (new) The method of claim 15, wherein said step of selecting, by the Issuer, comprises the step of subjectively selecting, by a human operator, a particular one of a pre-defined set of said first user forms based on a subjective assessment of the dispute.

45. (new) The computer-based method of claim 23 further comprising the step of: entering, by said end-user, transaction specific information onto said selected form, wherein said transaction specific information includes a transaction number for said executed credit transaction, a cardmember account number for said transaction card, and a service establishment identifier for said service establishment.

46. (new) The computer-based method of claim 23, wherein said step of selecting comprises the step of subjectively selecting, by a human operator, one of said available dispute handling forms based on a subjective assessment of the dispute.